

COMMONWEALTH OF PENNSYLVANIA INSURANCE DEPARTMENT BUREAU OF LICENSING AND ENFORCEMENT 1209 Strawberry Square Harrisburg, PA 17120 Phone (717) 787-3840 Fax (717) 787-8553

INITIAL TITLE AGENT LICENSING PROCESS

www.insurance.pa.gov

Please follow the attached instructions before applying for a new title insurance license: **NOTE: These instructions apply to both resident AND non-resident applicants, as we do not currently offer reciprocity for non-resident title agents.**

EXAMINATION

- Register for the title insurance agent examination by contacting PSI Services LLC (PSI) at https://home.psiexams.com or 1-888-818-5822.
- Once your examination has been scheduled, **you must bring a valid form of identification with you to the testing center**. If you are taking the test remotely via computer, you will be required to show a copy of your certification of completion and valid identification to the exam proctor. Examples of acceptable identification would be a U.S. government-issued document such as a passport, state-issued driver's license or identification card. The document must have a current photo and include your signature, and the name on the identification must be the same as the name used to register for the examination. It is also strongly recommended that you bring a credit card with you (Visa, MasterCard or American Express) since you will be able to apply for your license at the testing center through Sircon or NIPR once you pass your exam.

APPLYING FOR YOUR LICENSE

- Once you have passed your examination, you are now eligible to apply for your resident or non-resident title agent license.
 Please submit a license application online through Sircon at http://www.sircon.com/pennsylvania or NIPR at www.nipr.com immediately after passing the exam.. The initial licensing application fee is \$55 for residents and \$110 for non-residents.
- The option to apply using a paper application is available only if you are unable to apply online. You must include a cover letter explaining why you are unable to apply online; otherwise, the application will be returned along with a letter telling you to apply online. Be advised that the paper licensing process will be less convenient and may take considerably longer than the electronic method. If you must apply via paper, an application can be obtained from our website at www.insurance.pa.gov/licensees. After your license application has been received and reviewed by the Department, you will then be provided with instructions on how to submit your fingerprints at an IdentoGO enrollment center.
- You may view the status of your license application on our website at www.insurance.pa.gov/licensees. Once your license has been issued, you may obtain your license number and print your license from our website. Please be advised that the Department no longer mails licenses.

FINGERPRINTING

- Fingerprinting is required of all applicants for a new resident OR non-resident title agent license and must be done at an IdentoGO enrollment center. Applicants are required to register online via the IdentoGO website at https://uenroll.identogo.com or by telephone at 844-321-2101 Monday through Friday, 8 A.M. to 6 P.M. EST. Following registration, the applicant will be provided with a registration number which they will take with them when they go to the IdentoGO site for fingerprinting. Applicants must be registered with IdentoGO prior to arriving at a fingerprinting site. When registering online an applicant must use the appropriate service code assigned to the Insurance Department, which is 1KGBGJ. Using the correct service code ensures the background check is processed for the correct agency and submitted for the correct purpose.
- Payment for the fingerprinting fee is made at the IdentoGO center after the applicant's fingerprints have been submitted.
 Credit card, debit card, certified check, or money order are the only payment methods accepted. No cash transactions or personal checks will be accepted.
- As a reminder, individuals should not register for a fingerprinting appointment and submit their fingerprints until after they have passed any examination requirements and applied for licensure. <u>Any fingerprint results received without a corresponding license application will not be accepted, and the individual will be required to repay the fingerprinting fee and resubmit their fingerprints at an IdentoGO center.</u>
- Please be advised of the below FBI Privacy Act Statement and procedures for accessing and amending an FBI identification record. As a matter of information, the FBI Privacy Act Statement and the Noncriminal Justice Applicant's Privacy Rights brochure are available on the National Crime Prevention and Privacy Compact Council's public website. Both of these documents are available in English and in Spanish (on page 2 of each document).
 Privacy Act Statement: https://www.fbi.gov/services/cjis/compact-council/privacy-act-statement
 Noncriminal Justice Applicant's Privacy Rights: https://www.fbi.gov/services/cjis/compact-council/guiding-principles-noncriminal-justice-applicants-privacy-rights

ATTACHMENTS AND ADDITIONAL REQUIREMENTS

- If you are an attorney, you may complete the Continuing Education Declaration of CE Status Form which will reduce your continuing education requirements from 24 credits to 3 credits per renewal cycle. This form can be printed from our website at www.insurance.pa.gov/licensees.
- Per 40 P.S. § 910-26.1(2), a blanket fidelity bond covering all agency employees in the amount of no less than \$150,000 with a deductible of no greater than fifteen percent of the bond penalty must be obtained. If the agency has no employees except the owners, partners or stockholders, the agency may complete an Affidavit for Waiver of Fidelity Bond Requirement form which is available on our website at www.insurance.pa.gov/licensees.
- Per 40 P.S. § 910-26.1(3), a surety bond must be posted in the amount of no less than \$100,000.
- After receiving a title agent license, you must execute a written contract with a licensed title insurance company and become appointed with that company before acting as a title agent.